

NEWSLETTER

MASSACHUSETTS DEPARTMENT OF REVENUE CHILD SUPPORT ENFORCEMENT DIVISION

www.mass.gov/cse

FALL 2008

We hope all our customers find this information useful. You do not have to call us when you receive this newsletter.

DID YOU KNOW THAT DOR...

- ⇒ Collects \$2 million a day in child support
- ⇒ Helps establish paternity in court for over 3,300 children, and in the hospital for over 19,000 children each year
- ⇒ Provides services to 380,000 parents and 308,500 children
- ⇒ Receives 12,500 calls a day to its Automated Voice Response System, and 2,500 calls a day at its Customer Service Center
- ⇒ Receives 6,800 visits a day on its website

PRIVATE COLLECTION AGENCIES

The information below is about private collection agencies that are in the business of collecting child support. *These agencies are not affiliated with DOR, and are different from the collection agencies DOR uses.* Collection agencies used by DOR (currently Walker Associates, Inc. and Collecto d/b/a CCA) do not charge a fee or contact the parent receiving support, and they must always tell the parent paying support to make payments directly to DOR (not to the collection agency), so that the paying parent can get proper credit for the payment. If you have any questions about whether a collection agency is working for DOR, please contact us at 800-332-2733 or 617-660-1234.

Parents Who Receive Support:

Private child support collection agencies are for-profit businesses that collect child support for a fee assessed against the parent receiving support. Many private collection agencies claim the right to take a percentage – usually 25% to 33% – of all support collected, including current support, even if the collection is made by DOR. Many private collection agencies also apply funds collected to past-due support first, resulting in fees of up to one-third of payments toward current support, even if payment came by wage assignment. Additionally, once a parent signs a contract with a private collection agency, it may be difficult to terminate the contract, and the collection agency may charge a penalty for canceling the contract. As a DOR customer, you receive child support services from DOR without being charged the fees typically charged by a private collection agency.

Parents Who Pay Support:

If a private collection agency directs you to send child support payments directly to the agency, DO NOT do so. You must continue to send your support payments to DOR. If you send payments directly to a private collection agency, DOR will have no record of the payments and you will not receive proper credit. Therefore, our records will reflect a past-due balance and we will take enforcement action such as intercepting tax refunds, seizing assets, and suspending any licenses you have. We will also assess interest and penalties against accumulated arrears.

PASSPORTS & PAST-DUE CHILD SUPPORT

If you owe more than \$2,500 in past-due child support and interest and apply for a passport (including renewal), your application will be denied by the U.S. State Department. You will not be able to obtain a passport until you pay your child support debt. Once payment is made, it may take several weeks, in addition to the time required for the State Department to process an application, for DOR to process the withdrawal of the hold. If you have a child support debt and plan to apply for a passport, pay your debt in full to ensure that your passport will not be denied or delayed,. For more information visit the State Department web-site at www.travel.state.gov/passport.

EASY WAYS TO GET INFORMATION ABOUT YOUR CASE

<u>Website</u>: Go to <u>www.mass.gov/cse</u>. View information about your case, such as payment history; update information, such as address or telephone number; apply for direct deposit; and make payments.

<u>Automated Voice Response System (VRS)</u>: Call 800-332-2733 or 617-660-1234 to update your address information or get a copy of your payment history. The VRS is available 24/7, to avoid busy signals, call before 8:30 AM or after 5:00 PM.

WAIVER OF INTEREST AND PENALTY - FOR PARENTS ORDERED TO PAY CHILD SUPPORT

To encourage parents who pay support to pay on time and in full and to assist those who make a solid effort to pay past-due support, DOR will waive interest and penalty in certain circumstances. For example, we may waive the interest and penalty owed to the Commonwealth if you make full payment of the past-due support owed to the other parent and to the Commonwealth, plus any interest owed to the other parent. To qualify, the payment of past-due support must be a voluntary lump sum (not a collection from a bank levy, a tax refund, or through income withholding). Contact us to make arrangements; we can work with you if you need a reasonable amount of time to come up with the full payment.

This is an opportunity for a fresh start in your child support case or, if you owe only past-due support, to close your case. Even if you cannot take advantage of the waiver of interest and penalty program at this time, you can avoid the assessment of additional interest and penalty by making regular payments each month – even if you still owe arrears. Visit our website at www.mass.gov/cse for more information about the waiver of interest and penalty program and the rules regarding the assessment of interest and penalty.

MAKING SURE PAYMENTS FROM YOUR EMPLOYER ARE RECEIVED ON TIME

If your child support payments are made by income withholding and you've changed jobs recently, you can take steps to make sure that payments from your new job are properly deducted and remitted on time. First, be sure to contact DOR with information about your new employer so we can send the proper forms to your employer. Second, monitor your case via the case manager on our website (www.mass.gov/cse) to make sure we have received your payments once they are deducted from your paycheck. Your employer must remit payment to DOR within three business days from the date you get paid. Third, contact DOR for assistance if your employer is not sending payments in or is sending them late and we will assist with ensuring that employers comply with their responsibilities for withholding child support payments.

MODIFICATION OF YOUR SUPPORT ORDER

You are entitled to ask the court to review your child support order every three years to see if it should be modified whether or not your circumstances have changed. At your request, DOR can assist you in asking the court for a modification of your current child support order. Only the court can change the amount of your order, using the Massachusetts Child Support Guidelines in determining the amount. The Guidelines consider several factors including both parents' income and ability to earn income, the number and ages of your children, and the cost of health care coverage for the children.

For an estimate of how much a court may order, you can use the worksheet on our website (<u>www.mass.gov/cse</u>). Click on "Parents" and then "Forms" and then "Guidelines Calculation."

WWW.MASS.GOV/CSE

Telephone: 800-332-2733, for local callers in the Boston area: 617-660-1234

Newsletters from previous years are available on our website

Go to www.mass.gov/cse and click on "Parents" and then "Newsletters"